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1966

Operating Ratios

of Member Banks

Tenth Federal Reserve District

1966



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Federal Reserve Bank
of Kansas City

FEDERAL RESERVE BANK
OF KANSAS CITY

March 1967

*TO MEMBER BANKS IN THE
TENTH FEDERAL RESERVE DISTRICT:*

The condition and earnings ratios of member banks in the Tenth District covering operating results in 1966 are presented in the following pages.

Operating ratios for all District member banks appear in the first table, and the ratios for member banks by states appear in succeeding tables. Ratios for Kansas, Nebraska, and Oklahoma are presented separately, while those for Colorado, New Mexico, and Wyoming are combined into a single table. Ratios for banks in the latter three states are not shown separately because there are not enough banks to permit valid comparisons in the various size classifications. For the same reason, the ratios of banks in the Tenth District portion of Missouri are not tabulated separately but are included in the District summary table.

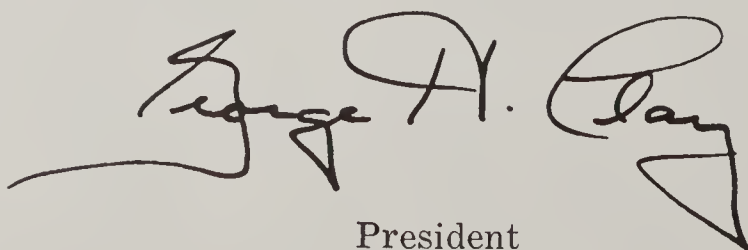
The operating ratios for each grouping of banks in the District table are presented as averages (a) for all banks in the group, (b) for the 50 per cent of the banks with the highest ratios of net current earnings to total assets, and (c) for the 25 per cent of the banks with the highest such ratios. Thus, each bank may compare its ratios not only with the average ratios of all banks in its size group, but also with the average ratios of the higher-earning banks.

The operating ratios presented here are unweighted averages of ratios of individual banks, not the ratios of dollar aggregates. Thus, each bank has the same importance in determining the average ratios. The asset and liability figures used in computing the 1966 operating ratios are averages of data in the call reports of December 31, 1965, and June 30, 1966; the earnings and expense figures used are from reports of earnings and expenses for the calendar year 1966.

At the end of the booklet, a summary table is included which shows the ratios for all District member banks by years since 1951. Examination of these data will aid in studying some of the longer-term trends in District banking and will give perspective to recent changes in summary ratios. The ratios for years prior to 1962 are based on averages of prior yearend, midyear, and fall call reports. The 1962 and 1963 ratios are based on prior yearend, spring, and midyear call report averages, while the 1964, 1965, and 1966 ratios are based on the averages of only the prior yearend and midyear call reports. The use of averages based on these different call report dates, while causing minor variations, should not invalidate any comparisons involving data in the summary table.

To facilitate comparisons, the individual bank ratios for each member bank receiving this report have been entered on a separate sheet, which has been inserted in the report. (In cases where more than one copy of the report is sent to a given bank, however, the individual bank ratio sheet has been inserted in only the top copy.) A discussion of some aspects of bank operations in 1966 appears on the opposite page.

Very truly yours,

A handwritten signature in dark ink, appearing to read "George A. Gray". The signature is fluid and cursive, with a large initial "G" and a stylized "A".

President

COMMENT AND INTERPRETATION

Net current earnings as a per cent of total assets increased from 1.25 in 1965 to 1.35 in 1966 at member banks in the Tenth Federal Reserve District, marking the first increase in this ratio since 1962. Total operating revenue rose from 5.19 to 5.39 per cent of assets, while total expenses increased relatively less, rising from 3.94 to 4.04 per cent of assets.

The increase in total expenses as a percentage of total assets reflected a sharp rise in interest on time and savings deposits, which advanced from 1.14 to 1.28 per cent of assets. Accounting for the rise in interest costs was a further increase in time deposits relative to total deposits, as well as a continued advance in the average rate paid on time deposits. The average bank paid an effective rate of 3.68 per cent on time deposits in 1966, compared to 3.46 per cent in 1965. In contrast to the rise in the interest-asset ratio, the expense category of salaries and wages fell from 1.53 to 1.50 per cent of total assets. Moreover, all other expenses relative to total assets declined moderately in 1966, reversing the steady upward trend prevalent in this ratio since the early 1950's.

In response to the increase in total expenses relative to assets and to the rising demand for bank credit in 1966, member banks tended to shift their funds into higher-earning classes of assets. Total loans increased from 47.4 to 48.3 per cent of total assets, while cash holdings declined from 17.5 to 17.1 per cent of assets and holdings of U. S. Government securities dropped from 24.3 to 22.3 per cent of assets. Shifts also occurred among the various loan categories, as real estate, business, and con-

sumer loans increased as a percentage of total loans. The result of this redistribution was a substantial gain in the average rate of return on loans, from 7.09 to 7.25 per cent. The average rate of interest earned on U. S. Government securities also rose sharply due to a marked increase in market yields during 1966.

Net current operating earnings as a per cent of capital accounts increased in 1966. Net profit before taxes advanced by less, however, due to a sharp rise in net losses on securities and only a moderate decline in net losses on loans. Net losses on securities amounted to .13 per cent of total securities, the highest rate since the .39 per cent posted in 1959. After-tax profit rose from 7.9 per cent of capital accounts in 1965 to 8.8 per cent in 1966.

Comparisons among the states for which ratios are reported indicate that banks in every state experienced an increase in net current earnings as a per cent of total assets in 1966. Nebraska banks enjoyed the highest level as well as the largest increase in this ratio. Although the operating revenue-asset ratio of Nebraska banks was below that of banks in Oklahoma and the western states of Colorado, New Mexico, and Wyoming, their total expenses-asset ratio was the lowest except for Kansas banks. Interest expense on time deposits in relation to assets continued to be lowest for Nebraska banks, while salaries and wages and other expenses in relation to assets were lowest for Kansas banks. Net profit after taxes as a percentage of capital accounts was 9.8 per cent at Nebraska banks, well above the District average of 8.8 per cent.

ALL TENTH DISTRICT MEMBER BANKS,								
Number of Banks.....	All Banks		Group 1 Under \$1 Million			Group 2 \$1 - 2 Million		
	1966	1965	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%
	830	826	27	14	7	103	52	26
SUMMARY RATIOS								
Percentage of Total Capital Accounts								
1. Net current operating earnings	14.8	13.7	8.9	13.5	16.4	12.5	16.4	16.6
2. Net income before related taxes	11.4	10.9	7.2	12.1	14.5	9.7	12.9	12.7
3. Net income after taxes	8.8	7.9	6.0	10.3	13.0	8.0	10.4	9.7
4. Cash dividends declared	3.2	3.1	2.1	3.0	3.5	3.1	4.0	4.7
Percentage of Total Assets								
5. Total operating revenue	5.39	5.19	5.51	5.11	5.78	5.58	5.54	5.79
6. Salaries and wages	1.50	1.53	2.10	1.72	1.64	1.80	1.66	1.71
7. Interest on time and savings deposits	1.28	1.14	0.74	0.49	0.71	1.04	0.90	0.85
8. All other expenses	1.26	1.27	1.58	1.14	1.29	1.32	1.10	1.12
9. Total expenses	4.04	3.94	4.42	3.35	3.64	4.16	3.66	3.68
10. Net current operating earnings	1.35	1.25	1.09	1.77	2.14	1.41	1.87	2.12
11. Net income after taxes	0.79	0.69	0.70	1.35	1.72	0.90	1.19	1.26
SOURCES AND DISPOSITION OF INCOME								
Percentage of Total Operating Revenue								
12. Interest on U. S. Government securities	19.1	19.4	22.5	28.4	23.4	23.1	24.2	22.9
13. Interest and dividends on other securities#	6.2	6.0	3.6	4.1	5.9	3.8	3.9	3.4
14. Revenue on loans#	64.5	64.2	63.9	58.7	61.1	63.4	63.7	64.7
15. All other revenue	10.2	10.4	10.0	8.8	9.6	9.7	8.2	9.0
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	7.0	7.3	5.9	5.6	6.3	6.6	5.8	6.0
18. Trust department revenue†	2.2	2.6	*	*	*	*	*	*
19. Salaries and wages	27.8	29.6	38.8	34.6	29.0	32.5	30.2	29.5
20. Officer and employee benefits	2.6	2.4	2.5	2.0	1.7	2.2	1.9	1.7
21. Interest on time and savings deposits	23.8	21.9	12.0	8.4	10.7	18.3	15.8	14.0
22. Net occupancy expense of bank premises	4.1	4.5	5.8	4.6	4.6	3.7	2.9	2.8
23. All other expenses	15.9	16.5	18.9	15.2	15.0	16.7	14.0	13.4
24. Total expenses	74.2	74.9	78.0	64.8	61.0	73.4	64.8	61.4
25. Net current operating earnings	25.8	25.1	22.0	35.2	39.0	26.6	35.2	38.6
26. Net losses (—) or recoveries (+)‡	—4.1	—3.8	—3.0	—1.9	—1.5	—3.9	—4.7	—6.1
27. Net increase (—) or decrease (+) in valuation reserves	—1.6	—1.4	—1.1	—1.3	—1.9	—1.1	—1.6	—1.3
28. Taxes on net income	4.7	5.5	3.2	5.1	4.2	3.9	5.6	6.8
29. Net income after taxes	15.4	14.4	14.7	26.9	31.4	17.7	23.3	24.4
RATES OF RETURN ON SECURITIES AND LOANS								
Percentage of Securities								
30. Interest on U. S. Government securities	4.46	3.94	4.76	4.98	5.49	4.47	4.45	4.50
31. Interest and dividends on other securities#	3.65	3.63	2.94	2.33	3.32	3.97	3.28	2.98
32. Net losses (—) or recoveries and profits (+) on total securities‡	—0.13	—0.01	—0.03	—0.03	.....	—0.02	.....	—0.01
Percentage of Total Loans (Net)								
33. Revenue on loans#	7.25	7.09	8.30	8.41	8.91	7.78	8.01	8.38
34. Net losses (—) or recoveries (+)‡	—0.32	—0.35	—0.29	—0.22	—0.26	—0.40	—0.51	—0.75
DISTRIBUTION OF TOTAL ASSETS								
Percentage of Total Assets								
35. U. S. Government securities	22.3	24.3	24.6	28.3	24.9	26.7	27.7	26.9
36. Other securities#	10.7	9.3	7.9	10.7	13.5	7.2	7.4	7.0
37. Loans (net)#	48.3	47.4	43.8	37.1	41.7	46.2	45.1	46.0
38. Cash assets	17.1	17.5	21.9	23.2	19.0	18.7	18.8	19.1
39. Real estate assets	1.4	1.3	1.6	0.6	0.9	1.1	0.9	0.9
40. All other assets	0.2	0.2	0.2	0.1	.....	0.1	0.1	0.1
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS								
Percentage of Total Loans (Gross)								
42. Real estate loans	17.2	16.9	10.0	10.0	9.1	15.6	12.9	13.3
43. Loans to nonbank financial institutions	1.2	1.3	0.5	.....	.....	0.3	0.1	.....
44. CCC loans to farmers#	n.a.	2.3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
45. Other loans to farmers	36.6	35.6	48.4	53.4	56.4	48.8	55.2	53.8
46. Commercial and industrial loans	19.3	19.2	14.0	13.7	13.9	12.4	10.6	10.6
47. Consumer loans to individuals	23.5	22.8	23.9	18.0	19.6	21.7	20.4	21.6
48. All other loans	2.2	1.9	3.2	4.9	1.0	1.2	0.8	0.7
49. Total loans#	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS								
In Percentage								
50. Total capital accounts to total assets	9.8	10.3	14.5	13.7	14.2	12.3	12.5	14.1
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets ..	17.0	18.6	28.7	30.9	26.0	25.0	26.8	29.6
52. Total capital accounts to total deposits	11.1	11.9	18.0	16.1	16.9	14.5	14.7	17.0
53. Time to total deposits	37.7	35.2	22.5	16.6	24.1	32.6	29.2	27.7
54. Interest on time deposits	3.68	3.46	3.41	2.99	3.19	3.37	3.31	3.44

In 1966, "CCC loans to farmers" were reclassified from "loans" to "other securities."

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1966

Group 3 \$2 - 5 Million			Group 4 \$5 - 10 Million			Group 5 \$10 - 50 Million			Group 6 \$50 Million and Over			Your Figures		
Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Group Average	Upper 50%	Highest 25%	Your Bank was in Group		
325	163	81	185	93	46	153	77	38	37	19	9	1966	1965	
13.7	17.2	19.2	17.0	20.9	22.9	16.5	19.6	21.0	17.3	20.7	25.9		1	
10.3	13.5	14.9	13.3	16.8	18.1	12.6	15.7	16.9	13.6	17.7	22.1		2	
8.3	10.7	11.5	10.0	12.2	12.6	9.3	11.0	11.7	8.7	10.5	12.1		3	
3.0	3.8	4.2	3.4	3.8	4.1	3.5	3.9	3.8	4.1	4.6	4.9		4	
5.50	5.47	5.73	5.33	5.52	5.73	5.24	5.35	5.45	4.87	4.73	4.97		5	
1.60	1.47	1.44	1.39	1.34	1.31	1.23	1.18	1.18	1.05	0.94	0.98		6	
1.29	1.13	1.07	1.34	1.22	1.20	1.45	1.38	1.33	1.30	1.04	0.94		7	
1.30	1.15	1.22	1.18	1.12	1.12	1.20	1.10	1.04	1.09	0.95	0.94		8	
4.19	3.75	3.73	3.91	3.68	3.63	3.88	3.66	3.55	3.44	2.93	2.86		9	
1.31	1.72	2.00	1.43	1.84	2.09	1.36	1.69	1.90	1.43	1.80	2.11		10	
0.76	1.05	1.17	0.83	1.07	1.15	0.76	0.95	1.06	0.72	0.93	1.00		11	
19.6	19.4	18.1	18.7	17.0	16.0	16.6	16.2	16.0	12.8	15.4	19.1		12	
5.9	6.7	6.2	6.8	6.5	6.1	8.3	8.2	8.0	6.5	7.2	5.8		13	
64.7	64.6	65.3	64.4	66.4	67.3	63.8	64.1	64.2	68.9	65.9	62.6		14	
9.8	9.3	10.4	10.1	10.1	10.6	11.3	11.5	11.8	11.8	11.5	12.5		15	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
7.0	6.6	7.7	7.5	7.6	8.0	7.5	7.6	7.5	3.8	3.8	4.1		17	
3.5	7.3	*	0.7	0.8	1.0	1.8	2.1	2.4	4.4	4.4	4.1		18	
29.3	27.1	25.3	25.9	24.1	22.9	23.6	22.1	21.7	21.5	19.5	19.3		19	
2.4	2.2	2.1	2.8	2.4	2.1	2.9	2.8	2.4	2.8	2.7	2.3		20	
23.5	20.4	18.3	25.3	22.1	20.7	27.6	25.5	24.1	26.2	21.8	18.2		21	
4.0	3.3	3.3	4.1	3.8	3.5	4.3	3.8	3.4	3.9	3.0	3.2		22	
16.3	14.7	14.9	14.8	13.6	13.1	15.4	13.8	13.1	15.6	14.4	13.4		23	
75.5	67.7	63.9	72.9	66.0	62.3	73.8	68.0	64.7	70.0	61.4	56.4		24	
24.5	32.3	36.1	27.1	34.0	37.7	26.2	32.0	35.3	30.0	38.6	43.6		25	
-4.4	-5.0	-5.7	-3.6	-4.0	-4.3	-4.5	-4.3	-4.4	-4.4	-3.7	-4.8		26	
-1.5	-1.7	-2.1	-2.3	-2.5	-3.3	-1.4	-1.8	-2.5	-1.7	-1.7	-1.3		27	
3.8	5.4	6.6	5.4	7.9	9.5	5.6	7.8	8.7	8.7	13.1	16.8		28	
14.8	20.2	21.7	15.8	19.6	20.6	14.7	18.1	19.7	15.2	20.1	20.7		29	
4.59	4.63	4.65	4.33	4.27	4.24	4.30	4.33	4.32	4.29	4.21	4.64		30	
4.07	3.34	3.88	3.36	3.08	3.29	3.14	3.18	3.35	3.27	3.11	2.92		31	
-0.11	-0.16	-0.15	-0.12	-0.23	-0.22	-0.19	-0.21	-0.23	-0.46	-0.48	-0.59		32	
7.33	7.38	7.57	7.10	7.31	7.39	6.98	7.02	7.03	6.22	6.13	6.23		33	
-0.35	-0.36	-0.46	-0.25	-0.25	-0.32	-0.31	-0.22	-0.21	-0.21	-0.13	-0.21		34	
22.7	22.3	21.7	22.3	21.2	20.6	19.8	19.6	19.7	14.0	16.3	18.9		35	
10.3	11.6	10.6	11.6	11.6	10.6	13.8	13.7	13.1	9.5	10.6	9.8		36	
49.0	48.5	49.9	48.4	50.0	52.0	48.2	49.1	49.9	54.0	50.8	49.9		37	
16.6	16.6	16.8	16.3	16.0	15.7	16.4	15.8	15.7	20.1	20.3	19.4		38	
1.3	0.9	0.9	1.3	1.1	1.0	1.5	1.5	1.3	1.7	1.5	1.4		39	
0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.3	0.7	0.5	0.6		40	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
15.0	14.8	12.4	18.7	16.9	13.0	22.4	22.2	22.6	17.0	13.3	14.1		42	
0.4	0.4	0.5	0.8	0.7	0.8	2.3	2.3	2.4	7.7	9.0	8.2		43	
n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.		44	
44.4	48.7	49.4	35.7	38.8	43.3	18.2	18.6	19.6	6.9	8.1	5.3		45	
16.5	14.7	15.6	18.7	18.1	18.5	27.3	26.5	24.8	37.0	38.9	35.4		46	
21.9	19.6	19.8	24.3	23.1	20.9	27.0	27.7	27.1	23.2	20.2	25.6		47	
1.8	1.8	2.3	1.8	2.4	3.5	2.8	2.7	3.5	8.2	10.5	11.4		48	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
10.0	10.4	10.7	8.5	9.1	9.4	8.5	8.9	9.3	8.4	9.1	8.6		50	
17.2	18.0	18.5	14.2	14.7	15.2	13.7	14.2	14.7	12.9	14.5	14.0		51	
11.3	11.8	12.2	9.5	10.1	10.6	9.4	10.0	10.5	9.4	10.3	9.6		52	
38.1	34.9	33.0	40.0	37.9	37.4	40.8	39.6	37.9	34.5	28.3	25.4		53	
3.66	3.50	3.44	3.64	3.53	3.46	3.89	3.85	3.85	4.19	4.15	4.17		54	

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.

‡ Excludes transfers to and from valuation reserves.

KANSAS MEMBER BANKS, GROUPED

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1966	1965	1966	1965	1966	1965
	211	210	8	9	24	33
Number of Banks.....						
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	15.2	14.6	11.3	11.0	12.9	11.4
2. Net income before related taxes	11.7	11.3	8.3	7.4	10.8	8.1
3. Net income after taxes	9.2	8.7	7.0	6.1	8.7	6.6
4. Cash dividends declared	2.9	2.9	2.3	2.0	2.4	2.4
Percentage of Total Assets						
5. Total operating revenue	4.96	4.75	5.02	4.54	4.97	4.84
6. Salaries and wages	1.34	1.35	1.98	1.91	1.54	1.60
7. Interest on time and savings deposits.....	1.19	1.04	0.67	0.51	1.07	0.93
8. All other expenses	1.03	1.01	1.19	0.93	0.92	1.11
9. Total expenses	3.56	3.40	3.84	3.35	3.53	3.64
10. Net current operating earnings	1.40	1.35	1.18	1.20	1.43	1.21
11. Net income after taxes	0.85	0.79	0.71	0.62	0.98	0.68
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U.S. Government securities	21.5	21.8	28.1	28.1	28.1	24.2
13. Interest and dividends on other securities # ..	7.8	8.0	4.3	4.5	5.9	5.7
14. Revenue on loans #	62.5	61.7	60.1	58.7	59.6	63.1
15. All other revenue	8.2	8.5	7.5	8.7	6.4	7.0
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	5.7	6.2	4.9	6.1	4.5	5.3
18. Trust department revenue†	1.7	1.8	*	*	*	*
19. Salaries and wages	26.9	28.5	40.3	42.2	31.0	32.6
20. Officer and employee benefits	2.6	2.3	2.0	1.7	2.2	2.1
21. Interest on time and savings deposits	23.9	21.9	12.2	10.7	21.3	19.2
22. Net occupancy expense of bank premises.....	3.4	3.7	3.3	4.8	2.6	3.6
23. All other expenses	14.6	14.9	18.3	13.9	13.6	16.8
24. Total expenses	71.4	71.3	76.1	73.3	70.7	74.3
25. Net current operating earnings	28.6	28.7	23.9	26.7	29.3	25.7
26. Net losses (—) or recoveries (+) ‡	—4.9	—4.2	—4.5	—8.1	—3.9	—4.0
27. Net increase (—) or decrease (+) in valuation reserves	—1.3	—2.0	—2.6	—2.0	—0.2	—2.6
28. Taxes on net income	5.0	5.5	2.9	3.6	4.9	3.8
29. Net income after taxes	17.4	17.0	13.9	13.0	20.3	15.3
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	4.52	3.96	4.90	3.78	4.69	4.05
31. Interest and dividends on other securities#...	2.92	3.41	2.20	3.79	2.62	3.85
32. Net losses (—) or recoveries and profits (+) on total securities‡	—0.14	—0.03	—0.07	—0.08	—0.05	—0.02
Percentage of Total Loans (Net)						
33. Revenue on loans#	6.81	6.54	8.05	6.66	6.94	6.67
34. Net losses (—) or recoveries (+) ‡	—0.30	—0.30	—0.26	—0.29	—0.27	—0.41
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities.....	23.2	25.4	28.5	32.2	29.3	28.4
36. Other securities#	13.1	11.7	12.5	6.3	10.2	7.9
37. Loans (net) #	46.1	45.3	40.2	41.1	43.2	46.2
38. Cash assets	16.5	16.6	17.7	19.9	16.7	16.8
39. Real estate assets	1.0	0.9	1.1	0.4	0.6	0.7
40. All other assets	0.1	0.1	.....	0.1	.....	.....
41. Total assets.....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	15.4	15.3	8.2	7.1	14.8	12.7
43. Loans to nonbank financial institutions	1.0	1.3	0.6	.....	.....	1.2
44. CCC loans to farmers#	n.a.	3.4	n.a.	6.7	n.a.	4.9
45. Other loans to farmers	44.2	42.1	59.7	62.2	61.0	55.5
46. Commercial and industrial loans	16.6	15.8	8.7	6.2	6.3	7.9
47. Consumer loans to individuals	20.8	20.6	15.7	16.0	16.8	17.0
48. All other loans	2.0	1.5	7.1	1.8	1.1	0.8
49. Total loans #	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	9.4	9.6	10.9	11.6	11.3	11.4
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets...	16.7	17.5	22.7	27.2	25.2	23.4
52. Total capital accounts to total deposits	10.6	10.7	12.4	13.2	13.1	13.2
53. Time to total deposits	36.3	34.6	21.5	22.4	34.7	32.5
54. Interest on time deposits	3.53	3.17	2.95	2.07	3.27	2.94

In 1966, “CCC loans to farmers” were reclassified from “loans” to “other securities.”

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1966

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures		
1966	1965	1966	1965	1966	1965	1966	1965	1966	1965	
84	77	52	48	36	36	7	7			
13.8	13.7	17.1	16.7	17.0	17.1	20.1	17.3		1	
10.5	10.7	12.9	12.8	13.3	13.8	17.4	15.7		2	
8.6	8.6	10.1	9.2	10.0	10.5	10.3	9.8		3	
2.7	2.8	3.4	3.4	3.0	2.9	4.3	3.9		4	
4.92	4.78	5.05	4.74	4.97	4.76	4.56	4.25		5	
1.39	1.40	1.24	1.21	1.16	1.18	0.81	0.85		6	
1.22	1.09	1.25	1.08	1.29	1.14	1.02	0.98		7	
1.01	0.98	1.08	1.02	1.08	1.02	0.83	0.82		8	
3.62	3.47	3.57	3.31	3.53	3.34	2.69	2.65		9	
1.31	1.31	1.48	1.43	1.44	1.42	1.87	1.60		10	
0.81	0.81	0.87	0.79	0.85	0.86	0.96	0.91		11	
21.6	22.2	19.5	20.1	18.9	19.6	18.2	20.8		12	
7.5	8.1	8.2	8.6	10.0	10.0	8.0	8.9		13	
64.0	62.5	63.2	62.2	60.2	59.1	64.5	60.9		14	
6.9	7.2	9.1	9.1	10.9	11.3	9.3	9.4		15	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
4.9	5.5	6.9	7.0	7.2	7.7	3.8	4.4		17	
*	*	0.9	0.8	1.9	1.8	2.8	2.9		18	
28.3	29.4	24.6	25.5	23.4	24.8	18.4	20.1		19	
2.6	2.2	2.6	2.5	2.7	2.7	2.5	2.4		20	
24.6	22.9	24.8	22.9	25.8	23.8	22.4	22.7		21	
3.2	3.1	3.8	4.4	4.2	3.9	2.5	2.9		22	
14.5	14.7	14.5	14.2	14.8	14.7	13.2	14.2		23	
73.2	72.3	70.3	69.5	70.9	69.9	59.0	62.3		24	
26.8	27.7	29.7	30.5	29.1	30.1	41.0	37.7		25	
−5.5	−4.0	−4.3	−4.9	−5.4	−3.4	−2.8	−0.7		26	
−0.7	−1.7	−2.9	−1.8	−0.4	−2.3	−2.5	−2.7		27	
3.7	4.8	5.2	6.7	6.1	6.4	14.5	12.7		28	
16.9	17.2	17.3	17.1	17.2	18.0	21.2	21.6		29	
4.53	3.90	4.47	4.07	4.39	3.87	4.55	4.18		30	
3.01	3.40	2.92	3.30	3.12	3.21	2.68	2.80		31	
−0.11	−0.05	−0.24	−0.06	−0.14	+0.05	−0.25	+0.05		32	
6.72	6.52	6.82	6.51	6.78	6.65	6.17	5.76		33	
−0.36	−0.28	−0.23	−0.38	−0.31	−0.16	−0.20	−0.10		34	
23.3	26.0	21.4	22.9	21.4	23.7	18.3	20.7		35	
12.3	11.3	13.8	13.2	15.9	15.1	13.8	13.3		36	
47.2	46.2	47.0	45.7	44.7	43.1	47.9	45.1		37	
16.2	15.6	16.6	17.0	16.4	16.6	18.4	19.3		38	
0.9	0.8	1.1	1.1	1.5	1.4	1.0	1.1		39	
0.1	0.1	0.1	0.1	0.1	0.1	0.6	0.5		40	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
15.5	15.8	13.8	14.4	20.3	21.1	9.7	9.7		42	
0.2	0.3	0.5	1.0	2.9	2.2	9.8	11.2		43	
n.a.	4.3	n.a.	2.4	n.a.	1.0	n.a.	0.2		44	
50.8	48.1	44.1	42.2	20.2	18.5	11.2	10.2		45	
13.9	12.5	18.1	17.5	24.7	24.7	42.3	43.4		46	
18.3	18.1	21.8	20.5	29.4	30.5	19.5	20.4		47	
1.3	0.9	1.7	2.0	2.5	2.0	7.5	4.9		48	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
9.5	9.6	8.7	8.6	8.6	8.6	9.5	9.4		50	
16.2	17.0	14.4	14.8	14.2	14.8	15.2	15.9		51	
10.7	10.7	9.6	9.5	9.6	9.5	10.7	10.6		52	
37.4	36.1	37.6	35.9	37.8	36.1	27.6	27.4		53	
3.50	3.20	3.57	3.18	3.73	3.45	4.17	3.91		54	

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
 ‡ Excludes transfers to and from valuation reserves.

NEBRASKA MEMBER BANKS, GROUPED						
Number of Banks.....	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1966	1965	1966	1965	1966	1965
	139	138	5	5	19	22
SUMMARY RATIOS						
<i>Percentage of Total Capital Accounts</i>						
1. Net current operating earnings	15.6	14.4	11.9	8.5	12.9	12.4
2. Net income before related taxes	12.8	12.5	10.9	8.1	11.6	11.5
3. Net income after taxes	9.8	9.2	9.4	6.3	9.1	9.0
4. Cash dividends declared	3.6	3.7	2.6	2.2	4.0	3.8
<i>Percentage of Total Assets</i>						
5. Total operating revenue	5.14	4.88	5.32	5.11	4.99	4.81
6. Salaries and wages	1.43	1.46	1.96	2.03	1.62	1.67
7. Interest on time and savings deposits.....	1.14	0.99	0.40	0.37	0.71	0.68
8. All other expenses	1.10	1.09	1.27	1.76	1.10	1.02
9. Total expenses	3.67	3.54	3.63	4.16	3.43	3.37
10. Net current operating earnings	1.47	1.34	1.69	0.96	1.56	1.45
11. Net income after taxes	0.93	0.86	1.36	0.67	1.10	1.06
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Operating Revenue</i>						
12. Interest on U. S. Government securities.....	19.7	21.0	21.6	22.6	27.0	26.0
13. Interest and dividends on other securities #....	6.4	6.1	5.0	6.0	2.7	3.1
14. Revenue on loans #	66.0	64.7	64.9	62.5	63.9	62.8
15. All other revenue	7.9	8.2	8.5	8.9	6.4	8.1
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	5.1	5.3	5.0	6.0	4.7	5.1
18. Trust department revenue†	2.0	2.2	*	*	*	*
19. Salaries and wages	27.8	30.1	37.2	39.8	32.5	35.0
20. Officer and employee benefits	2.8	2.5	2.1	1.8	2.9	2.3
21. Interest on time and savings deposits.....	22.1	20.0	7.5	6.6	14.0	13.7
22. Net occupancy expense of bank premises.....	3.4	4.0	4.8	5.2	2.5	3.6
23. All other expenses	15.0	15.5	16.3	23.5	16.5	15.1
24. Total expenses	71.1	72.1	67.9	76.9	68.4	69.7
25. Net current operating earnings	28.9	27.9	32.1	23.1	31.6	30.3
26. Net losses (—) or recoveries (+)‡	—3.0	—2.2	—0.5	—3.0	—2.0	—1.4
27. Net increase (—) or decrease (+) in valuation reserves	—1.9	—1.1	—1.4	+1.9	—1.1	—0.5
28. Taxes on net income	5.7	6.5	4.4	5.2	5.9	6.1
29. Net income after taxes	18.3	18.1	25.8	16.8	22.6	22.3
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Percentage of Securities</i>						
30. Interest on U. S. Government securities.....	4.49	3.96	5.08	4.80	4.24	3.73
31. Interest and dividends on other securities # ...	2.83	3.58	1.90	4.91	2.47	4.63
32. Net losses (—) or recoveries and profits (+) on total securities‡	—0.20	—0.01	—0.02	—0.03	+0.02	—0.03
<i>Percentage of Total Loans (Net)</i>						
33. Revenue on loans #	6.87	6.58	7.02	6.11	6.81	6.65
34. Net losses (—) or recoveries (+)‡	—0.11	—0.15	—0.09	—0.23	—0.06	—0.12
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
35. U. S. Government securities.....	22.4	25.3	22.5	24.8	30.2	31.5
36. Other securities #	11.4	9.0	8.2	6.0	5.6	4.4
37. Loans (net) #	50.0	48.2	48.9	52.4	47.8	46.0
38. Cash assets	15.1	16.3	19.5	16.2	15.9	17.5
39. Real estate assets	1.0	1.0	0.7	0.5	0.5	0.6
40. All other assets	0.1	0.2	0.2	0.1	.....	.....
41. Total assets.....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
<i>Percentage of Total Loans (Gross)</i>						
42. Real estate loans	11.7	11.2	3.4	3.4	8.2	8.2
43. Loans to nonbank financial institutions	0.5	0.9	.....	.....	.....	.....
44. CCC loans to farmers#	n.a.	4.5	n.a.	8.8	n.a.	5.8
45. Other loans to farmers	59.2	56.1	66.5	55.7	76.9	70.6
46. Commercial and industrial loans	13.8	13.5	14.3	19.8	7.0	7.2
47. Consumer loans to individuals	13.1	12.6	14.1	11.5	6.9	7.3
48. All other loans	1.7	1.2	1.7	0.8	1.0	0.9
49. Total loans#.....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
<i>In Percentage</i>						
50. Total capital accounts to total assets	9.8	10.0	15.3	16.5	12.5	12.1
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets...	16.8	18.3	26.4	27.0	27.9	27.3
52. Total capital accounts to total deposits	11.1	11.4	18.9	21.4	14.6	14.0
53. Time to total deposits	33.8	30.2	11.0	9.8	23.3	21.9
54. Interest on time deposits	3.57	3.33	3.65	2.46	2.95	2.88

In 1966, “CCC loans to farmers” were reclassified from “loans” to “other securities.”

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1966

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures		
1966	1965	1966	1965	1966	1965	1966	1965	1966	1965	
64	65	25	21	21	20	5	5			
15.5	13.8	17.0	16.3	17.2	17.1	17.6	17.2		1	
13.0	12.4	14.0	12.1	12.7	15.4	12.7	13.6		2	
10.1	9.3	10.3	8.5	9.1	10.9	8.5	9.3		3	
3.7	3.9	2.9	3.4	4.1	3.5	4.7	4.2		4	
5.18	4.89	5.19	4.91	5.07	4.84	5.10	4.74		5	
1.48	1.52	1.32	1.30	1.16	1.16	1.19	1.17		6	
1.15	0.99	1.33	1.16	1.48	1.31	1.14	0.92		7	
1.09	1.09	1.05	1.03	1.11	1.03	1.26	1.25		8	
3.72	3.60	3.70	3.49	3.75	3.50	3.59	3.34		9	
1.46	1.30	1.49	1.42	1.33	1.34	1.51	1.40		10	
0.95	0.85	0.86	0.73	0.71	0.85	0.74	0.76		11	
20.8	21.9	17.8	19.5	14.8	16.7	8.2	9.5		12	
6.3	5.5	7.1	8.0	9.7	9.0	5.6	6.2		13	
65.5	64.8	67.4	65.0	66.4	65.3	71.1	69.7		14	
7.4	7.8	7.7	7.5	9.1	9.0	15.1	14.6		15	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16
4.6	4.9	5.2	5.1	6.8	6.7	4.5	4.6		17	
*	*	0.4	0.5	0.8	0.6	5.8	6.3		18	
28.6	30.9	25.6	26.8	23.2	24.5	23.2	24.8		19	
2.5	2.4	3.0	2.8	3.1	3.0	3.8	3.8		20	
21.9	20.0	25.7	23.5	28.9	26.7	22.3	19.3		21	
3.3	3.8	3.3	4.0	4.2	4.6	3.5	3.6		22	
15.0	15.6	13.6	14.1	14.6	13.9	17.6	18.8		23	
71.3	72.7	71.2	71.2	74.0	72.7	70.4	70.3		24	
28.7	27.3	28.8	28.8	26.0	27.3	29.6	29.7		25	
-2.4	-1.5	-3.3	-5.0	-5.4	-1.8	-6.1	-4.2		26	
-2.2	-1.1	-2.4	-2.5	-1.1	-0.7	-1.7	-2.0		27	
5.4	6.6	6.4	6.4	5.3	7.4	7.2	7.4		28	
18.7	18.1	16.7	14.9	14.2	17.4	14.6	16.1		29	
4.80	3.96	3.97	3.92	4.31	4.05	4.27	3.93		30	
2.83	3.45	3.06	3.16	3.01	3.05	3.41	3.28		31	
-0.17	+0.06	-0.17	-0.17	-0.32	+0.01	-1.38	-0.18		32	
6.93	6.64	6.78	6.55	6.91	6.65	6.39	5.99		33	
-0.08	-0.14	-0.18	-0.20	-0.19	-0.14	-0.08	-0.29		34	
23.0	26.5	21.5	23.5	17.3	19.8	9.9	11.3		35	
12.0	8.3	11.7	12.1	16.3	14.0	8.0	8.5		36	
49.6	48.1	51.9	49.3	49.1	47.7	56.7	54.8		37	
14.4	16.2	13.5	13.9	15.5	16.7	22.8	22.9		38	
0.9	0.8	1.3	1.1	1.4	1.5	1.8	1.8		39	
0.1	0.1	0.1	0.1	0.4	0.3	0.8	0.7		40	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	41
10.4	10.0	13.1	13.0	19.6	18.4	10.6	10.3		42	
0.2	0.3	0.4	0.6	1.5	3.2	4.7	5.0		43	
n.a.	5.3	n.a.	2.7	n.a.	2.1	n.a.	0.6		44	
66.4	61.5	54.5	56.7	34.5	32.4	16.3	15.1		45	
11.3	10.7	13.4	12.8	22.8	22.8	35.8	36.6		46	
10.6	11.4	16.3	13.2	19.9	19.3	23.8	24.3		47	
1.1	0.8	2.3	1.0	1.7	1.8	8.8	8.1		48	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	49
9.6	9.9	8.8	8.8	7.8	8.0	8.6	8.1		50	
15.9	17.8	13.8	14.9	11.8	12.7	12.9	12.5		51	
10.8	11.2	9.7	9.7	8.6	8.8	9.7	9.1		52	
34.1	30.2	40.2	36.6	41.2	38.6	29.4	25.8		53	
3.54	3.38	3.61	3.42	3.94	3.64	4.38	3.91		54	

‡ Excludes transfers to and from valuation reserves.

OKLAHOMA MEMBER BANKS, GROUPED

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1966	1965	1966	1965	1966	1965
	228	230	8	12	38	44
Number of Banks.....						
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	14.2	13.0	8.4	9.3	13.5	11.5
2. Net income before related taxes	10.5	9.9	8.1	8.8	9.2	7.5
3. Net income after taxes	8.1	7.1	6.5	7.3	7.5	5.5
4. Cash dividends declared	3.3	3.2	2.7	2.3	3.7	3.3
Percentage of Total Assets						
5. Total operating revenue	5.39	5.30	5.04	5.38	5.64	5.69
6. Salaries and wages	1.64	1.68	2.17	2.12	1.93	2.00
7. Interest on time and savings deposits.....	1.21	1.12	0.48	0.57	0.97	0.95
8. All other expenses	1.26	1.28	1.34	1.44	1.30	1.47
9. Total expenses	4.11	4.08	3.99	4.13	4.20	4.42
10. Net current operating earnings	1.28	1.22	1.06	1.25	1.44	1.27
11. Net income after taxes	0.72	0.64	0.82	0.93	0.79	0.48
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities.....	19.3	18.9	17.2	17.2	21.1	20.2
13. Interest and dividends on other securities#	5.8	5.6	3.5	3.2	4.3	4.2
14. Revenue on loans#	64.3	64.8	68.6	66.6	63.8	64.9
15. All other revenue	10.6	10.7	10.7	13.0	10.8	10.7
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	7.5	7.6	6.2	7.9	7.0	6.9
18. Trust department revenue†	1.3	1.7	*	*	*	*
19. Salaries and wages	30.4	31.8	42.6	40.4	34.4	35.6
20. Officer and employee benefits	2.7	2.4	3.2	2.1	2.1	1.9
21. Interest on time and savings deposits	22.5	21.1	8.8	9.7	17.0	16.6
22. Net occupancy expense of bank premises.....	4.3	4.5	5.2	4.4	3.7	4.8
23. All other expenses	15.8	16.3	17.6	20.0	16.2	17.3
24. Total expenses	75.7	76.1	77.4	76.6	73.4	76.2
25. Net current operating earnings	24.3	23.9	22.6	23.4	26.6	23.8
26. Net losses (—) or recoveries (+)‡	—4.6	—4.3	—1.1	—1.8	—6.0	—6.4
27. Net increase (—) or decrease (+) in valuation reserves	—1.5	—1.3	+0.2	+0.1	—1.1	—1.9
28. Taxes on net income	4.1	5.1	4.2	3.9	3.7	4.4
29. Net income after taxes	14.1	13.2	17.5	17.8	15.8	11.1
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	4.45	3.96	4.30	4.03	4.46	3.99
31. Interest and dividends on other securities#	3.69	3.44	2.56	5.61	4.80	3.72
32. Net losses (—) or recoveries and profits (+) on total securities‡	—0.09	—0.02	.....	.....	—0.03	+0.02
Percentage of Total Loans (Net)						
33. Revenue on loans#	7.69	7.66	8.89	8.49	8.48	8.41
34. Net losses (—) or recoveries (+)‡	—0.42	—0.48	—0.12	—0.33	—0.69	—0.81
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities.....	22.7	23.9	20.2	22.5	25.1	26.5
36. Other securities#	10.8	9.2	7.5	4.9	8.7	6.5
37. Loans (net) #	45.7	45.8	39.4	42.3	43.1	45.2
38. Cash assets	19.3	19.7	32.1	29.3	21.9	20.4
39. Real estate assets	1.3	1.3	0.5	0.9	1.1	1.2
40. All other assets	0.2	0.1	0.3	0.1	0.1	0.2
41. Total assets.....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	18.1	17.4	12.1	10.2	15.8	14.8
43. Loans to nonbank financial institutions.....	1.1	1.3	.....	2.5	0.5	0.3
44. CCC loans to farmers#	n.a.	2.2	n.a.	3.1	n.a.	4.8
45. Other loans to farmers	28.9	28.3	46.9	39.8	44.1	38.0
46. Commercial and industrial loans	21.6	21.8	10.5	12.7	12.0	13.9
47. Consumer loans to individuals	27.9	27.0	28.8	30.3	26.7	26.6
48. All other loans	2.4	2.0	1.7	1.4	0.9	1.6
49. Total loans#.....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	9.7	10.4	12.3	15.8	11.8	12.9
51. Total capital accounts to total assets excluding U.S. Government securities and cash assets...	17.7	19.5	26.4	34.4	23.6	26.1
52. Total capital accounts to total deposits	11.0	11.9	14.1	19.9	13.9	15.4
53. Time to total deposits	35.4	33.0	14.2	18.9	30.1	29.2
54. Interest on time deposits	3.72	3.68	3.40	3.62	3.45	3.56

In 1966, “CCC loans to farmers” were reclassified from “loans” to “other securities.”

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

ACCORDING TO SIZE OF DEPOSITS, 1966

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1966	1965	1966	1965	1966	1965	1966	1965	1966	1965
83	82	52	46	39	40	8	6		
12.8	11.7	16.7	15.6	15.2	15.3	15.7	16.1		1
9.2	9.3	13.0	11.5	11.3	11.9	10.7	13.0		2
7.5	7.1	10.1	8.0	8.2	8.0	6.4	8.0		3
3.2	3.1	3.2	3.3	3.2	3.1	4.1	4.5		4
5.49	5.30	5.40	5.25	5.21	5.07	4.34	4.00		5
1.76	1.80	1.53	1.50	1.28	1.29	0.90	0.78		6
1.24	1.13	1.33	1.29	1.40	1.29	1.16	0.93		7
1.30	1.28	1.21	1.18	1.25	1.19	0.94	0.83		8
4.30	4.21	4.07	3.97	3.93	3.77	3.00	2.54		9
1.19	1.09	1.34	1.28	1.28	1.31	1.34	1.46		10
0.65	0.66	0.81	0.62	0.69	0.68	0.57	0.74		11
20.5	19.5	18.9	18.2	16.7	17.3	15.9	19.3		12
5.2	5.7	6.3	6.4	7.8	6.5	7.0	6.5		13
64.5	65.1	63.9	64.6	63.3	63.9	69.4	66.0		14
9.8	9.7	10.9	10.8	12.2	12.3	7.7	8.2		15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.1	7.1	8.4	8.6	8.6	9.1	3.1	2.6		17
*	*	0.7	1.0	1.0	1.2	2.5	3.2		18
32.4	34.2	28.5	28.6	24.5	25.3	20.5	19.4		19
2.3	2.3	3.0	2.8	3.4	3.1	2.5	2.5		20
22.6	21.0	24.6	24.5	26.8	25.5	26.0	22.4		21
4.4	4.4	4.3	4.3	4.8	4.8	3.5	3.3		22
16.2	16.5	14.8	15.0	15.7	15.5	15.5	14.6		23
77.9	78.4	75.2	75.2	75.2	74.2	68.0	62.2		24
22.1	21.6	24.8	24.8	24.8	25.8	32.0	37.8		25
−4.6	−2.9	−3.6	−5.4	−4.3	−4.3	−6.1	−3.5		26
−1.4	−1.1	−1.8	−1.4	−1.9	−1.3	−2.8	−2.8		27
3.2	4.2	4.3	5.7	5.3	6.6	9.3	12.2		28
12.9	13.4	15.1	12.3	13.3	13.6	13.8	19.3		29
4.66	4.04	4.37	3.84	4.17	3.89	4.23	3.74		30
3.99	3.56	3.17	3.05	2.99	2.76	3.33	3.19		31
−0.10	-----	−0.06	−0.03	−0.17	−0.10	−0.16	+0.16		32
7.87	7.68	7.43	7.47	7.05	7.07	5.76	5.49		33
−0.43	−0.31	−0.34	−0.60	−0.28	−0.37	−0.39	−0.36		34
23.7	24.1	22.7	23.8	20.3	22.1	14.7	18.2		35
10.6	9.4	11.4	10.5	13.6	11.8	8.7	8.0		36
45.7	46.1	46.7	46.0	46.9	46.0	52.2	48.0		37
18.5	18.9	17.7	18.4	17.5	18.5	22.3	23.5		38
1.4	1.4	1.4	1.2	1.5	1.4	1.5	1.8		39
0.1	0.1	0.1	0.1	0.2	0.2	0.6	0.5		40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
16.1	15.8	21.9	22.0	21.8	21.5	12.1	11.1		42
0.3	0.7	1.1	0.9	2.5	2.6	7.1	8.9		43
n.a.	2.4	n.a.	1.1	n.a.	0.4	n.a.	0.1		44
35.4	35.4	24.4	24.6	8.5	7.8	1.0	0.8		45
18.3	18.9	23.0	23.7	32.9	34.0	46.6	43.5		46
27.6	25.4	27.9	26.3	30.7	31.1	22.5	23.2		47
2.3	1.4	1.7	1.4	3.6	2.6	10.7	12.4		48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
10.0	10.1	8.3	8.6	8.8	8.7	8.6	9.4		50
18.3	18.8	14.2	15.3	14.2	14.7	13.8	16.1		51
11.3	11.5	9.1	9.5	9.8	9.7	9.8	10.6		52
36.4	33.5	39.0	37.2	39.5	36.9	29.6	25.5		53
3.75	3.61	3.70	3.72	3.89	3.86	4.37	4.05		54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
 ‡ Excludes transfers to and from valuation reserves.

COLORADO, NEW MEXICO, AND WYOMING MEMBER BANKS,

	All Banks		Group 1 Under \$1 Million		Group 2 \$1 - 2 Million	
	1966	1965	1966	1965	1966	1965
	202	198	6	11	20	23
Number of Banks.....						
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	14.4	13.1	3.8	—0.7	9.4	5.6
2. Net income before related taxes	11.0	10.4	1.6	—2.8	7.5	2.3
3. Net income after taxes	8.3	7.3	1.2	—2.5	6.8	1.6
4. Cash dividends declared	3.3	3.0	0.5	.....	1.8	1.1
Percentage of Total Assets						
5. Total operating revenue	6.10	5.82	6.96	7.95	6.78	6.22
6. Salaries and wages	1.62	1.67	2.26	2.96	2.04	2.22
7. Interest on time and savings deposits.....	1.55	1.35	1.47	1.52	1.48	1.15
8. All other expenses	1.62	1.68	2.71	4.18	2.09	2.29
9. Total expenses	4.79	4.70	6.44	8.66	5.61	5.66
10. Net current operating earnings	1.31	1.12	0.52	—0.71	1.17	0.57
11. Net income after taxes	0.73	0.58	—0.03	—1.09	0.83	0.06
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities.....	15.6	16.2	22.7	11.1	16.2	17.4
13. Interest and dividends on other securities #...	4.5	4.1	1.5	0.8	1.5	1.7
14. Revenue on loans #	66.3	65.9	62.2	71.3	67.1	65.0
15. All other revenue	13.6	13.8	13.6	16.8	15.2	15.9
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts†	9.2	9.7	7.6	11.6	9.7	11.5
18. Trust department revenue†	2.3	2.4	*	*	*	*
19. Salaries and wages	26.3	28.3	32.9	38.0	30.4	35.9
20. Officer and employee benefits	2.4	2.5	2.4	2.7	1.7	2.3
21. Interest on time and savings deposits.....	25.9	23.8	19.8	18.5	21.6	17.9
22. Net occupancy expense of bank premises.....	5.0	5.5	10.9	14.4	6.4	7.9
23. All other expenses	18.1	19.3	23.7	35.4	21.9	24.6
24. Total expenses	77.7	79.4	89.7	109.0	82.0	88.6
25. Net current operating earnings	22.3	20.6	10.3	—9.0	18.0	11.4
26. Net losses (—) or recoveries (+)‡	—3.3	—3.8	—5.5	—5.8	—1.8	—5.0
27. Net increase (—) or decrease (+) in valuation reserves	—2.0	—0.8	—0.8	—0.1	—1.4	—1.6
28. Taxes on net income	4.2	4.9	1.2	—0.5	1.0	1.5
29. Net income after taxes	12.8	11.1	2.8	—14.4	13.8	3.3
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	4.41	3.89	4.93	5.33	4.40	4.04
31. Interest and dividends on other securities#...	5.01	4.16	5.31	5.79	5.59	5.23
32. Net losses (—) or recoveries and profits (+) on total securities‡	—0.09	+0.01	—0.02	+0.11	+0.01	+0.02
Percentage of Total Loans (Net)						
33. Revenue on loans#	7.57	7.43	8.91	9.33	8.39	7.98
34. Net losses (—) or recoveries (+)‡.....	—0.30	—0.40	—0.72	—0.58	—0.36	—0.53
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities.....	20.7	23.0	26.8	18.5	22.5	23.2
36. Other securities#	7.3	6.5	1.9	1.0	2.2	2.1
37. Loans (net) #	53.4	51.8	50.3	62.3	54.6	51.8
38. Cash assets	16.4	16.6	16.0	14.1	18.0	20.2
39. Real estate assets	1.9	1.8	4.5	3.5	2.4	2.3
40. All other assets	0.3	0.3	0.5	0.6	0.3	0.4
41. Total assets.....	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	20.2	20.6	15.0	12.0	22.3	19.9
43. Loans to nonbank financial institutions	1.1	1.2	1.3	0.8	0.5	0.6
44. CCC loans to farmers#	n.a.	0.2	n.a.	.....	n.a.	0.1
45. Other loans to farmers	26.5	26.6	20.6	14.4	16.4	16.6
46. Commercial and industrial loans	22.7	23.3	25.5	39.4	25.9	28.7
47. Consumer loans to individuals	27.0	25.7	36.2	31.1	32.6	31.2
48. All other loans	2.5	2.4	1.4	2.3	2.3	2.9
49. Total loans#.....	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	10.3	11.3	21.7	28.9	14.3	16.8
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets.....	16.8	19.2	41.7	45.8	25.1	31.4
52. Total capital accounts to total deposits	11.9	13.8	29.8	45.6	17.3	21.4
53. Time to total deposits	44.4	41.7	44.5	46.1	44.9	36.8
54. Interest on time deposits	3.84	3.58	3.86	3.91	3.71	3.45

In 1966, “CCC loans to farmers” were reclassified from “loans” to “other securities.”

* Figures not shown where fewer than three banks in the group.

n.a. Not Available.

GROUPED ACCORDING TO SIZE OF DEPOSITS, 1966

Group 3 \$2 - 5 Million		Group 4 \$5 - 10 Million		Group 5 \$10 - 50 Million		Group 6 \$50 Million and Over		Your Figures	
1966	1965	1966	1965	1966	1965	1966	1965	1966	1965
78	70	46	44	41	39	11	11		
13.0	12.5	17.1	16.8	17.3	17.4	17.9	15.8	.....	1
9.0	9.7	13.6	14.0	14.1	15.1	14.1	13.6	.....	2
7.1	7.6	9.7	9.3	10.5	10.2	9.3	8.3	.....	3
2.7	2.4	4.0	3.8	4.3	4.3	4.7	4.9	.....	4
6.35	5.93	5.75	5.47	5.74	5.45	5.49	4.91	.....	5
1.77	1.70	1.45	1.43	1.33	1.33	1.21	1.16	.....	6
1.55	1.32	1.45	1.29	1.67	1.53	1.73	1.46	.....	7
1.74	1.62	1.37	1.31	1.37	1.25	1.29	1.22	.....	8
5.06	4.64	4.27	4.03	4.37	4.11	4.23	3.84	.....	9
1.29	1.28	1.48	1.44	1.37	1.34	1.26	1.07	.....	10
0.68	0.75	0.83	0.80	0.82	0.79	0.66	0.56	.....	11
14.6	16.3	18.3	18.4	14.6	15.3	10.5	13.7	.....	12
4.3	4.1	5.3	5.0	5.8	5.3	5.7	4.7	.....	13
66.7	65.5	64.4	64.7	67.0	66.4	69.4	67.2	.....	14
14.4	14.1	12.0	11.9	12.6	13.0	14.4	14.4	.....	15
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
10.8	10.7	8.7	8.7	8.1	8.9	4.7	5.2	.....	17
0.5	0.3	0.6	0.9	1.9	2.1	5.4	5.4	.....	18
27.9	28.9	25.0	25.8	23.2	24.2	21.9	23.9	.....	19
2.4	2.3	2.6	2.4	2.6	2.7	2.6	2.4	.....	20
24.7	22.9	25.7	24.1	29.3	28.5	32.0	29.8	.....	21
4.8	4.6	4.5	4.6	4.3	4.3	5.0	5.9	.....	22
19.1	19.2	16.0	16.5	16.5	15.7	16.0	16.6	.....	23
78.9	77.9	73.8	73.4	75.9	75.4	77.5	78.6	.....	24
21.1	22.1	26.2	26.6	24.1	24.6	22.5	21.4	.....	25
−4.1	−3.8	−2.6	−3.3	−2.4	−3.4	−4.9	−1.7	.....	26
−2.5	−1.0	−2.3	−0.8	−2.0	+0.3	−0.1	−1.4	.....	27
3.2	4.1	6.5	7.4	5.1	7.1	5.6	6.9	.....	28
11.3	13.2	14.8	15.1	14.6	14.4	11.9	11.4	.....	29
4.43	3.77	4.33	3.82	4.40	3.73	4.29	3.71	.....	30
6.43	4.73	4.30	3.36	3.20	3.19	3.49	3.28	.....	31
−0.05	−0.01	−0.05	.....	−0.14	+0.01	−0.60	+0.07	.....	32
7.73	7.54	7.29	7.21	7.24	7.03	6.66	6.06	.....	33
−0.36	−0.40	−0.21	−0.34	−0.22	−0.37	−0.21	−0.22	.....	34
20.0	23.7	23.7	25.5	18.9	21.4	13.9	17.7	.....	35
6.4	6.2	8.7	8.2	10.2	9.0	8.6	7.1	.....	36
54.6	51.6	50.5	49.1	53.3	51.8	57.1	54.4	.....	37
16.7	16.6	15.6	15.9	15.5	15.7	17.1	18.0	.....	38
2.0	1.7	1.3	1.1	1.8	1.7	2.5	2.1	.....	39
0.3	0.2	0.2	0.2	0.3	0.4	0.8	0.7	.....	40
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15.2	17.1	22.2	22.0	25.9	26.9	25.1	24.2	.....	42
0.6	0.8	0.8	1.0	1.5	1.2	6.3	6.4	.....	43
n.a.	0.3	n.a.	0.2	n.a.	0.1	n.a.	.....	.....	44
33.1	35.7	30.8	30.9	20.4	21.0	5.5	4.4	.....	45
21.4	19.2	18.7	20.3	25.7	24.5	30.6	30.4	.....	46
27.6	25.1	25.3	24.5	24.4	24.6	24.2	22.2	.....	47
2.1	1.8	2.2	1.1	2.1	1.7	8.3	12.4	.....	48
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
10.8	10.8	8.8	8.8	8.1	7.8	7.3	7.0	.....	50
17.2	18.5	14.7	15.3	12.5	12.7	10.6	10.9	.....	51
12.5	12.6	9.9	9.9	9.0	8.6	8.1	7.7	.....	52
43.7	41.1	43.7	41.9	45.7	44.5	46.3	41.9	.....	53
3.89	3.57	3.61	3.37	3.97	3.77	4.13	3.82	.....	54

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
‡ Excludes transfers to and from valuation reserves.

OPERATING RATIOS OF MEMBER BANKS IN THE

	1951	1952	1953	1954	1955	1956
SUMMARY RATIOS						
Percentage of Total Capital Accounts						
1. Net current operating earnings	17.7	17.9	16.9	15.8	15.6	15.5
2. Net income before related taxes.....	15.7	15.9	14.2	15.0	13.1	12.1
3. Net income after taxes	11.3	10.5	8.9	10.2	8.4	8.0
4. Cash dividends declared	3.8	3.6	3.3	3.3	3.4	3.3
Percentage of Total Assets						
5. Total operating revenue \$	2.99	3.05	3.15	3.17	3.32	3.53
6. Salaries and wages \$	1.01	1.02	1.07	1.10	1.15	1.24
7. Interest on time and savings deposits.....	0.12	0.15	0.19	0.22	0.23	0.25
8. All other expenses \$	0.62	0.63	0.65	0.67	0.71	0.76
9. Total expenses \$	1.75	1.81	1.92	1.98	2.10	2.26
10. Net current operating earnings	1.24	1.24	1.23	1.19	1.22	1.27
11. Net income after taxes	0.81	0.74	0.65	0.76	0.67	0.67
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Operating Revenue						
12. Interest on U. S. Government securities \$.....	23.0	22.5	24.0	23.8	23.8	25.0
13. Interest and dividends on other securities \$ #....	4.6	4.4	4.5	5.2	5.3	5.7
14. Revenue on loans \$ #	59.0	60.5	59.3	58.6	58.6	57.3
15. All other revenue \$	13.4	12.6	12.2	12.4	12.3	12.0
16. Total revenue	100.0	100.0	100.0	100.0	100.0	100.0
17. Service charges on deposit accounts \$ †.....	7.7	7.2	7.1	7.3	7.4	7.5
18. Trust department revenue \$ †	2.5	2.5	2.5	2.8	2.4	2.4
19. Salaries and wages \$	33.7	33.4	34.1	34.6	34.7	35.2
20. Officer and employee benefits	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21. Interest on time and savings deposits \$.....	3.9	5.0	5.9	6.8	7.0	7.1
22. Net occupancy expense of bank premises.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23. All other expenses \$	20.9	20.8	20.6	21.0	21.3	21.4
24. Total expenses \$	58.5	59.2	60.6	62.4	63.0	63.7
25. Net current operating earnings \$	41.5	40.8	39.4	37.6	37.0	36.3
26. Net losses (—) or recoveries (+) \$ ‡	{ —4.3	{ —4.2 }	—6.1	—1.1	—4.2	—5.4
27. Net increase (—) or decrease (+) in valuation reserves \$ .....			.....	—0.7	—1.4	—1.7
28. Taxes on net income \$	10.2	12.2	12.4	11.5	11.0	9.6
29. Net income after taxes \$	27.0	24.4	20.9	24.3	20.4	19.6
RATES OF RETURN ON SECURITIES AND LOANS						
Percentage of Securities						
30. Interest on U. S. Government securities.....	1.8	1.88	2.04	2.09	2.13	2.49
31. Interest and dividends on other securities #.....	2.5	2.54	2.51	2.54	2.38	2.43
32. Net losses (—) or recoveries and profits (+) on total securities ‡	—0.1	—0.06	—0.05	+0.13	—0.09	—0.24
Percentage of Total Loans (Net)						
33. Revenue on loans #	6.3	6.22	6.14	6.10	6.34	6.38
34. Net losses (—) or recoveries (+) ‡	—0.2	—0.20	—0.43	—0.26	—0.19	—0.14
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
35. U. S. Government securities	35.9	33.9	34.7	34.1	34.8	33.8
36. Other securities #	6.6	6.4	6.7	7.2	8.0	8.8
37. Loans (net) #	29.1	31.0	31.6	31.5	31.5	32.6
38. Cash assets	27.9	28.2	26.5	26.6	25.1	24.1
39. Real estate assets	0.4	0.4	0.4	0.5	0.5	0.6
40. All other assets	0.1	0.1	0.1	0.1	0.1	0.1
41. Total assets	100.0	100.0	100.0	100.0	100.0	100.0
DISTRIBUTION OF TOTAL LOANS						
Percentage of Total Loans (Gross)						
42. Real estate loans	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
43. Loans to nonbank financial institutions.....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
44. CCC loans to farmers #	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
45. Other loans to farmers	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
46. Commercial and industrial loans	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
47. Consumer loans to individuals	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
48. All other loans	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
49. Total loans #	100.0	100.0	100.0	100.0	100.0	100.0
OTHER RATIOS						
In Percentage						
50. Total capital accounts to total assets	7.3	7.2	7.5	7.8	8.2	8.6
51. Total capital accounts to total assets excluding U. S. Government securities and cash assets..	22.0	20.6	20.8	21.2	21.8	21.9
52. Total capital accounts to total deposits.....	7.9	7.8	8.2	8.5	9.0	9.5
53. Time to total deposits	10.9	11.8	13.4	14.5	15.4	16.0
54. Interest on time deposits	1.1	1.26	1.34	1.42	1.44	1.55

In 1966, "CCC loans to farmers" were reclassified from "loans" to "other securities."

§ Ratios for 1961 and subsequent years not strictly comparable with 1960 and prior years because of changes in the Income and Dividends report. Ratios 6, 7, and 8 are estimated for the years 1951-59 and will not necessarily add to Ratio 9.

TENTH FEDERAL RESERVE DISTRICT, 1951-1966

1957	1958	1959	1960	1961	1962	1963	1964	1965	1966
15.1	14.3	16.7	16.8	15.3	15.6	14.7	14.2	13.7	14.8
12.4	13.4	12.8	14.5	13.7	14.1	12.8	11.8	10.9	11.4
8.5	9.3	8.6	10.4	8.9	9.6	8.7	8.1	7.9	8.8
3.4	3.4	3.4	3.5	3.6	3.4	3.4	3.2	3.1	3.2
3.74	3.83	4.10	4.44	4.36	4.56	4.73	5.00	5.19	5.39
1.30	1.33	1.33	1.42	1.41	1.42	1.42	1.51	1.53	1.50
0.33	0.41	0.46	0.54	0.58	0.71	0.90	0.99	1.14	1.28
0.81	0.84	0.88	0.97	0.98	1.03	1.08	1.19	1.27	1.26
2.45	2.59	2.67	2.93	2.97	3.16	3.40	3.69	3.94	4.04
1.29	1.24	1.43	1.51	1.39	1.40	1.32	1.31	1.25	1.35
0.74	0.81	0.75	0.94	0.81	0.86	0.79	0.74	0.69	0.79
25.1	23.3	24.3	24.3	22.2	21.9	21.4	21.0	19.4	19.1
6.0	6.7	6.3	6.3	6.4	6.5	6.4	6.1	6.0	6.2
56.9	58.0	58.3	58.5	60.9	61.3	62.1	62.7	64.2	64.5
12.0	12.0	11.1	10.9	10.5	10.3	10.1	10.2	10.4	10.2
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7.6	7.7	7.2	7.2	7.4	7.4	7.1	7.1	7.3	7.0
2.5	2.4	2.5	2.0	2.4	2.4	2.5	2.7	2.6	2.2
34.8	34.6	32.4	32.0	32.4	31.2	30.3	30.0	29.6	27.8
n.a.	n.a.	n.a.	n.a.	2.3	2.4	2.5	2.5	2.4	2.6
8.8	10.6	11.1	12.0	13.2	15.4	18.9	19.9	21.9	23.8
n.a.	n.a.	n.a.	n.a.	4.3	4.1	4.1	4.3	4.5	4.1
21.7	22.0	21.5	21.8	15.6	15.9	15.9	16.3	16.5	15.9
65.3	67.2	65.0	65.8	67.8	69.0	71.7	73.0	74.9	74.2
34.7	32.8	35.0	34.2	32.2	31.0	28.3	27.0	25.1	25.8
-3.8	+0.1	-5.8	-3.0	-1.8	-1.8	-1.8	-3.1	-3.8	-4.1
-1.8	-2.2	-1.8	-1.2	-1.4	-1.2	-1.5	-1.2	-1.4	-1.6
9.0	9.3	8.8	8.5	10.0	8.9	8.0	7.1	5.5	4.7
20.1	21.4	18.6	21.5	19.0	19.1	17.0	15.6	14.4	15.4
2.61	2.69	2.99	3.47	3.30	3.47	3.51	3.80	3.94	4.46
2.56	2.78	2.83	3.03	3.03	3.22	3.19	3.34	3.63	3.65
-0.14	+0.18	-0.39	+0.05	+0.16	+0.11	+0.08	+0.01	-0.01	-0.13
6.78	6.50	6.66	6.79	6.59	6.86	6.90	7.01	7.09	7.25
-0.13	-0.08	-0.10	-0.21	-0.22	-0.21	-0.20	-0.31	-0.35	-0.32
34.3	31.8	31.9	29.9	28.2	27.8	27.5	26.2	24.3	22.3
9.2	9.6	9.5	9.4	9.4	9.5	9.5	9.5	9.3	10.7
32.2	35.0	36.8	39.0	41.0	41.7	43.5	45.2	47.4	48.3
23.5	22.8	20.9	20.8	20.4	20.0	18.4	17.8	17.5	17.1
0.7	0.7	0.8	0.8	0.9	0.9	1.0	1.2	1.3	1.4
0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.a.	n.a.	n.a.	15.3	15.0	15.5	16.1	16.7	16.9	17.2
n.a.	n.a.	n.a.	1.4	1.3	1.2	1.2	1.3	1.3	1.2
n.a.	n.a.	n.a.	6.2	10.0	8.6	6.3	2.6	2.3	n.a.
n.a.	n.a.	n.a.	39.2	36.3	37.1	37.9	37.8	35.6	36.6
n.a.	n.a.	n.a.	16.1	16.2	16.5	16.8	18.0	19.2	19.3
n.a.	n.a.	n.a.	20.5	19.9	19.7	20.2	21.8	22.8	23.5
n.a.	n.a.	n.a.	1.3	1.3	1.4	1.5	1.8	1.9	2.2
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
9.0	9.0	8.9	9.4	9.5	9.3	9.5	10.2	10.3	9.8
22.8	21.2	20.1	20.4	19.4	18.9	18.6	19.4	18.6	17.0
10.0	10.1	10.0	10.6	10.6	10.4	10.9	11.8	11.9	11.1
17.8	20.2	21.2	22.9	24.5	27.0	30.0	32.7	35.2	37.7
1.83	2.00	2.13	2.36	2.45	2.69	3.15	3.23	3.46	3.68

† Included in Item 15. Average covers only those banks reporting service charges on deposit accounts or trust department revenue.
‡ Excludes transfers to and from valuation reserves on loans, beginning 1951; on securities, beginning 1953.
n.a. Not available.

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